Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Filing at a Glance

Company: United States Liability Insurance Company

Product Name: Non-Profit Social Service SERFF Tr Num: WESA-125494382 State: Arkansas

Package Filing

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #2004 \$50

Made/Occurrence

Sub-TOI: 17.0019 Professional Errors & Co Tr Num: NP-SSO-08-03 State Status: Fees verified and

Omissions Liability received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith

Roberts, Brittany Yielding

Author: Westmont Associates Disposition Date: 03/12/2008

Date Submitted: 02/19/2008 Disposition Status: Approved

Effective Date Requested (New): On Approval Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Terrorism Risk Insurance Program Reauthorization Act Status of Filing in Domicile: Pending

Endorsement

Project Number: NP-SSO-08-03 Domicile Status Comments: Pending in

Pennsylvania.

Reference Organization: None Reference Number: None Advisory Org. Circular: n/a

Filing Status Changed: 03/12/2008

State Status Changed: 03/12/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Submission of revised terrorism forms for the Company's Non-Profit Social Service Package product.

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Company and Contact

Filing Contact Information

(This filing was made by a third party - westmontassociatesinc)

Meghan Slenkamp, Analyst meghans@westmontlaw.com 25 Chestnut Street (856) 216-0220 [Phone]

Haddonfield, NJ 08033

Filing Company Information

United States Liability Insurance Company CoCode: 25895 State of Domicile: Pennsylvania 25 Chestnut Street Group Code: 31 Company Type: Property and

Casualty

Suite 105

Haddonfield, NJ 08033 Group Name: State ID Number:

(856) 216-0220 ext. [Phone] FEIN Number: 23-1383313

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: \$50.00 filing fee

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

United States Liability Insurance Company \$0.00 02/19/2008

CHECK NUMBER CHECK AMOUNT CHECK DATE 2004 \$50.00 02/19/2008

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

02/29/2008

Date Submitted

02/29/2008

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Correspondence Summary

Created By

Forms Listing Supporting Document

Dispositions

Status

Approved	Edith Roberts	03/12/2008	03/12/200	8
Amendme	ents			
Item	Schedule	Created By	Created On	Date Submitted
EXCLUSION OF CERTIFIED ACTS OF TERRORISM		Westmont Associates	02/29/2008	02/29/2008

Created On

Westmont

Associates

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Disposition

Disposition Date: 03/12/2008

Effective Date (New): Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Item Type	Item Name	Item Status	Public Access			
Supporting Document	Uniform Transmittal Document-Property & Approved Yes					
	Casualty					
Supporting Document	Letter of Authorization	Approved	Yes			
Supporting Document	Expedited Transmittal Form	Approved	Yes			
Supporting Document (revised)	Forms Listing	Approved	Yes			
Supporting Document	Forms Listing	Approved	Yes			
Supporting Document	Cover Letter	Approved	Yes			
Form	Extension of Terrorism Coverage	Approved	Yes			
Form	Disclosure Notice of Terrorism Insurance	Approved	Yes			
	Coverage					
Form (revised)	EXCLUSION OF CERTIFIED ACTS OF	Approved	Yes			
	TERRORISM					
Form	Exclusion of War, Military Action and	Approved	Yes			
	Terrorism					

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Amendment Letter

Amendment Date:

Submitted Date: 02/29/2008

Comments:

Our apologies - we attached the wrong endorsement. Attached is form BP-104. This should have been filed instead of BP-102.

Best regards,

Wes

Changed Items:

Form Schedule Item Changes:

Form	Form	Edition	Form Acti	tion	Replaced	Previous	Readability	Attachments
Name	Number	Date	Туре		Form #	Filing #	Score	
EXCLUSIO	NBP 104	01 08	Endorse Rep	olaced	BP0532		0	BP 104 _01-
OF	(1/08)		ment/Am		(11/02);			08pdf
CERTIFIED)		endment		BP0541			
ACTS OF			/Conditio		(11/02)			
TERRORIS			ns					
M								

Supporting Document Schedule Item Changes:

User Added -Name: Forms ListingComment: Attached is the Forms Listing.

Form Listing - BP 104.pdf

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific Readability	Attachment
Status			Date		Data	
Approved	Extension of	L 541	01 08	Endorseme Replaced	Replaced Form #:0.00	L 541 _01-
	Terrorism	(01/2008)		nt/Amendm	BP0521 (11/02)	08pdf
	Coverage			ent/Conditi	Previous Filing #:	
				ons		
Approved	Disclosure Notice	TRIADN	01 08	Disclosure/ Replaced	Replaced Form #:0.00	TRIADN
	of Terrorism	(1/08)		Notice	TRIADN (1/06)	_01-08pdf
	Insurance				Previous Filing #:	
	Coverage					
Approved	EXCLUSION OF	BP 104	01 08	Endorseme Replaced	Replaced Form #:0.00	BP 104 _01-
	CERTIFIED	(1/08)		nt/Amendm	BP0532 (11/02);	08pdf
	ACTS OF			ent/Conditi	BP0541 (11/02)	
	TERRORISM			ons	Previous Filing #:	

UNITED STATES LIABILITY INSURANCE GROUP WAYNE, PENNSYLVANIA

This endorsement modifies the following:

BP 101 Exclusion of Certified Acts of Terrorism (Coverage for Certain Fire Losses); BP 102 Exclusion of War, Military Action and Terrorism; BP 103 Exclusion of War, Military Action and Terrorism (Coverage for Certain Fire Losses); BP 104 Exclusion of Certified Acts of Terrorism; CG2173 Exclusion of Certified Acts of Terrorism; L 526 Absolute War or Terrorism Exclusion; P 246 Exclusion of War, Military Action and Terrorism; P 247 Exclusion of Certified Acts of Terrorism; P 248 Exclusion of Certified Acts of Terrorism (Coverage for Certain Fire Losses); P 249 Exclusion of War, Military Action and Terrorism (Coverage for Certain Fire Losses)

EXTENSION OF TERRORISM COVERAGE

For the additional premium specified in this Policy, it is hereby agreed that the Exclusion referenced above and attached to this Policy is amended as follows:

The referenced Exclusion shall not apply to loss or damage caused directly or indirectly by certified acts of terrorism under the provisions of the federal Terrorism Risk Insurance Program Reauthorization Act of 2007 ("The Act") and any amendments thereto. The referenced Exclusion also does not apply when "certified acts of terrorism" as defined result in insured losses of \$5 million or less in the aggregate. This Extension of Terrorism Coverage extends coverage under this Policy only to "insured losses" (as defined in The Act) and is subject to the application of any clause in The Act which results in a cap on liability for payments for terrorism losses.

This Extension does not provide coverage for damages arising, directly or indirectly, out of certified acts of terrorism as defined in The Act that are awarded as punitive damages.

The terms and conditions of the referenced Exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, including but not limited to losses excluded by one or more of the above referenced exclusions.

Coverage provided by this Policy for losses caused by "certified acts of terrorism" is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. Under The Act, the maximum amount that insurers and the federal government are required to pay in respect of terrorism loss(es) in any given Program Year is \$100 billion. The premium charged for this coverage does not include any charges for the portion of loss covered by the federal government under The Act.

The federal government may participate in paying for some of the losses from a "certified act of terrorism". However, if aggregate insured losses attributable to terrorist acts certified under The Act exceed \$100 billion in a Program Year, the federal government shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under The Act exceed \$100 billion in a Program Year and we have met our insurer deductible under The Act, we shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

All other terms and conditions of this Policy remain unchanged. This endorsement is a part of your Policy and takes effect on the effective date of your Policy unless another effective date is shown.

L 541 (01-08) Page 1 of 1

DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Program Reauthorization Act of 2007 ("the Act"), effective December 26th, 2007, you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage for each Program Year (January 1 through December 31). The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism. When the amount of such losses for all insurers exceeds \$100 billion, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Please "X" one of the boxes below and return this notice to the Company.

I elect to purchase coverage	for certified acts of Terrorism for a premium of
\$	•
Note: if you do not respond to our of Company, you will have no Terroris	offer and do not return this notice to the m Coverage under this policy.
Applicant Name (Print)	Named Insured
Authorized Signature	 Date

I decline to purchase Terrorism Coverage. I understand that I will have no

UNITED STATES LIABILITY INSURANCE GROUP WAYNE, PENNSYLVANIA

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

A. The following provisions are added to the Businessowners Policy and apply to Property and Liability Coverages:

The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Program Reauthorization Act of 2007 ("the Act"). The criteria contained in the Act for a "certified act of terrorism" include the following:

- 1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Act; and
- 2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- B. The following provisions are added to Businessowners Standard Property Coverage Form BP 00 01, Businessowners Special Property Coverage Form BP 00 02 or Section I Property of Businessowners Coverage Form BP 00 03:
 - 1. The following exclusion is added:

CERTIFIED ACT OF TERRORISM EXCLUSION

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

2. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Form or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion

- C. The following provision is added to the Businessowners Liability Coverage Form BP 00 06 and Section II Liability of the Businessowners Coverage Form BP 00 03:
 - 1. The following exclusion is added:

This insurance does not apply to:

TERRORISM

"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism".

2. The following definition is added:

For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Coverage Form to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage" or "personal and advertising injury" as may be defined in any applicable Coverage Form.

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- Approved 03/12/2008

Property & Casualty

Comments:

Attached is the NAIC Transmittal Form.

Attachment: AR NAIC.pdf

Review Status:

Satisfied -Name: Letter of Authorization Approved 03/12/2008

Comments:

Attached is the Letter of Authorization

Attachment:

Westmont Authorization Letter.pdf

Review Status:

Satisfied -Name: Expedited Transmittal Form Approved 03/12/2008

Comments:

Attached is the Expedited Transmittal Form.

Attachment:

USLI - Expedited Transmittal Template.pdf

Review Status:

Satisfied -Name: Forms Listing Approved 03/12/2008

Comments:

Attached is the Forms Listing.

Attachment:

Form Listing - BP 104.pdf

Review Status:

Satisfied -Name: Cover Letter Approved 03/12/2008

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Comments:

Attached is the Cover Letter.

Attachment:

Cover Letter.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

AR										
1. Reserved for Insurance Dept. Use 2. Insura				rance Department Use Only						
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4.	Company Name(s)			Domicile			NAIC #		FEIN#	
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5.	Company Tracking Number			NP-SSO-08	3-03					
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PC TD-1 pg 1 of 2

Property & Casualty Transmittal Document ---

20. This filing transmittal is part of Company Tracking # NP-SSO-08-03
21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text
Submission of revised terrorism forms for the Company's Non-Profit Social Service Package
product.
Filing Face (Files moved preside about # and fac amount if applicable)
22. Filing Fees (Filer must provide check # and fee amount if applicable) [if a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: 2004 Amount: \$50.00
\$50.00
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.
***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies
required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking # NP-SSO-08-03								
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable) n/a								
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state				
01	Extension of Terrorism Coverage	L 541 (01/2008)	New Replacement Withdrawn	BP0521 (11/02)					
	Disclosure Notice of Terrorism Insurance Coverage	TRIADN (1/08)	New Replacement Withdrawn	TRIADN (1/06)					
03	Exclusion of War, Military Action and Terrorism	BP 102 (01/08)	New Replacement Withdrawn	BP0532 (11/02); BP0541 (11/02)					
04			New Replacement Withdrawn						
05			New Replacement Withdrawn						
06			New Replacement Withdrawn						
07			New Replacement Withdrawn						
08			New Replacement Withdrawn						
09			New Replacement Withdrawn						
10			New Replacement Withdrawn						

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal i	s part of Company Track	ing #		
2.	This filing correspond (Company tracking number of ra	s to rate/rule filing numbe te/rule filing, if applicable)	er		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
11			New Replacement Withdrawn		
12			New Replacement Withdrawn		
13			New Replacement Withdrawn		
14			New Replacement Withdrawn		
15			New Replacement Withdrawn		
16			New Replacement Withdrawn		
17			New Replacement Withdrawn		
18			New Replacement Withdrawn		
19			New Replacement Withdrawn		
20			New Replacement Withdrawn		

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal i	s part of Company Track	ing #			
2.	2. This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)					
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?		If replacement, give form # it replaces	Previous state filing number, if required by state
21				w placement thdrawn		
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26			Wi	placement thdrawn		
27			□Wi	placement thdrawn		
28			Wi	placement thdrawn		
29			☐ Wi	placement thdrawn		
30				w placement thdrawn		

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal i	s part of Company Track	ing #			
2.	This filing corresponds (Company tracking number of ra					
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?		If replacement, give form # it replaces	Previous state filing number, if required by state
31				w placement thdrawn		
32				w placement thdrawn		
33			☐ Wi	placement thdrawn		
34			Wi	placement thdrawn		
35			Wi	placement thdrawn		
36			Wi	placement thdrawn		
37			□Wi	placement thdrawn		
38			Wi	placement thdrawn		
39			☐ Wi	placement thdrawn		
40				w placement thdrawn		

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #				_	
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)					
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state	
41			New Replacement Withdrawn			
42			New Replacement Withdrawn			
43			New Replacement Withdrawn			
44			New Replacement Withdrawn			
45			New Replacement Withdrawn			
46			New Replacement Withdrawn			
47			New Replacement Withdrawn			
48			New Replacement Withdrawn			
49			New Replacement Withdrawn			
50			New Replacement Withdrawn			

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.) This filing transmittal is part of Company Tracking # | CL-CUP-07-06 This filing corresponds to form filing number 2. (Company tracking number of form filing, if applicable) n/a ☐ Rate Increase ☐ Rate Decrease Rate Neutral (0%) Filing Method Prior Approval, File & Use, Flex Band, etc. Use and File 3. 4a. Rate Change by Company (As Proposed) Company Overall % Written # of Written Maximum **Minimum** Name Rate premium policyholders premium % Change % Change Impact affected for this change for (where (where this for this program required) required) program program **US** Liability 0 4b. Rate Change by Company (As Accepted) For State Use Only Written S of Company **Overall %** Written Maximum **Minimum** Name premium policyholders Rate premium % Change % Change **Impact** change for affected for this this for this program program program Overall Rate Information (Complete for Multiple Company Filings only) **COMPANY USE** STATE USE Overall percentage rate impact for this filing 5a. Effect of Rate Filing - Written premium change for 5b. this program 0 Effect of Rate Filing - Number of policyholders 5c. affected 0 Overall percentage of last rate revision n/a 6. Effective Date of last rate revision n/a 7. Filing Method of Last filing 8. (Prior Approval, File & Use, Flex Band, etc.) n/a Rule # or Page # Submitted Replacement **Previous state** for Review or Withdrawn? filing number, 9. if required by state Company Filing #: New Replacement CL-CUP-05-02 (approved 01 Withdrawn Commercial Umbrella Liability Rating Plan 12/5/05) New 02 Replacement Withdrawn New Replacement 03 Withdrawn New Replacement 04 Withdrawn Replacement 05 Withdrawn



UNITED STATES LIABILITY INSURANCE GROUP

A BERKSHIRE HATHAWAY COMPANY
190 South Warner Road, P.O Box 6700, Wayne, PA 19087-4391
610.688.2535 888.523.5545 Fax 610.688.4391

1/7/2008

RE: United States Liability Ins Company: NAIC #0031-25895 FEIN#23-1383313 Mount Vernon Fire Insurance Company NAIC #0031-26522 FEIN#23-1575334 U.S. Underwriters Insurance Company NAIC #0031-35416 FEIN#23-2049904

Dear Sir or Madam.

In accordance with the applicable statutes and regulations of your state, Nancy Stepanski and Westmont Associates, Inc. is hereby authorized to file form, rate and rule filings on behalf of the above captioned companies.

Sincerely,

Mark & Miller

Mark Miller State Filings Manager United States Liability Insurance Group 190 South Warner Road Wayne, PA 19087-2191

1.888.523.5545 X586 Fax: 610.688.4391 mmiller@usli.com

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

	age applies to the following state	(s)				
Indicate Type of Filing			Depart	Department Use only		
	ng Related to Certified Losses					
	ng Related to Non-Certified Losses					
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	/Description/Synopsis	Include edition date	Or withdrawn?	give form # or rate	Filing Number,	
	, 2 de la proper de la company			page(s) it replaces	if required	
					by state	
01			[] Replacement		-	
			[] Withdrawn			
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02			[] Replacement			
			[] Withdrawn			
			[] Neither			
		0.11				
To be	complete, a filing must include the					
•	A completed Expedited Filing					
•	one copy of their endorsement, discretization of other point, immediate, among the misurer has given an advisory organization					
	authorization to file them on its behalf.					
•						
	 The appropriate filing fees, if required A postage-paid, self-addressed envelope large enough to accommodate the return. 					
•	A postage-paid, self-addressed	envelope large enough to	accommodate the re	eturn.		
The in	The incurar(s) submitting this filing cartifies that it:					
	The insurer(s) submitting this filing certifies that it: \[\subseteq Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and					
	-					
	15 in comphance with the requir	cononts of the bulletin cont	anning the voluntary	expedited filling procedure	co.	

UNITED STATES LIABILITY INSURANCE COMPANY NON-PROFIT SOCIAL SERVICE PACKAGE PRODUCT FILING FORMS LISTING

L 541 (01/2008)	Extension of Terrorism Coverage
TRIADN (1/08)	Disclosure Notice of Terrorism Insurance Coverage
BP 104 (01/08)	Exclusion of Certified Acts of Terrorism



February 19, 2008

Commissioner of Insurance Department of Insurance Property and Casualty Division Form Review Section

Attn: Property and Casualty Division

Re: United States Liability Insurance Company/NAIC#25895

Non-Profit Social Service Package Filing

Terrorism Risk Insurance Program Reauthorization Act Endorsement

EXPEDITED FILING

Company Filing Number: NP-SSO-08-03 Effective Date: Upon earliest possible approval

To Whom It May Concern:

Enclosed you will find the Company's Non-Profit Social Service Package terrorism forms revision submission. A letter permitting Westmont Associates, Inc. to submit this filing on the Company's behalf is enclosed.

The Company has revised their terrorism endorsements for its Non-Profit Social Service Package product in response to the 2007 extension of the Terrorism Risk Insurance Act (TRIA). The endorsements have been attached for your review and approval. Please also note that the Company has included its revised Disclosure Notice of Terrorism Insurance Coverage for your information as well. Please refer to the attached forms index which indicates which forms are being replaced by the enclosed new forms.

Your approval and/or acknowledgement of this submission is respectfully requested, with the earliest permissible effective date. Enclosed please find a self-addressed stamped envelope for your convenience in returning the duplicate copy of this filing, evidencing your approval and/or acknowledgement.

Respectfully Submitted, Meghan Slenkamp Meghan Slenkamp Analyst meghans@westmontlaw.com

Enclosures

Cc: M. Miller - USLI

Company Tracking Number: NP-SSO-08-03

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions

Liability

Product Name: Non-Profit Social Service Package Filing

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act Endorsement/NP-SSO-08-03

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Exclusion of War, Military Action and Terrorism	02/19/2008	BP 102 _01- 08pdf
No original date	Supporting Document	Forms Listing	02/19/2008	Form Listing - BP 102.pdf

UNITED STATES LIABILITY INSURANCE GROUP WAYNE, PENNSYLVANIA

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

EXCLUSION OF WAR, MILITARY ACTION AND TERRORISM

A. SECTION I PROPERTY; B. Exclusions; 1. f. War and Military Action is deleted in its entirety and is replaced by the following:

- f. War and Military Action
 - (1) War, including undeclared or civil war;
 - (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

With respect to any action that comes within the terms of this exclusion and involves nuclear reaction or radiation, or radioactive contamination, this War And Military Action Exclusion supersedes the Nuclear Hazard Exclusion.

B. SECTION I PROPERTY; B. Exclusions; 1. item t. is added:

t. Terrorism

"Terrorism" including any action taken in hindering or defending against an actual or expected incident of "terrorism" regardless of any other cause or event that contributes concurrently.

But with respect to any such activity that also comes within the terms of the War and Military Action Exclusion, that exclusion supersedes this "Terrorism" Exclusion.

In the event of an act of "terrorism" that involves nuclear reaction or radiation, or radioactive contamination, this "Terrorism" Exclusion supersedes the Nuclear Hazard Exclusion.

BP 102 (01/08) Page 1 of 2

A. SECTION II – LIABILITY; B. Exclusions; 1. Applicable To Business Liability Coverage; i. War and SECTION II – LIABILITY; B. Exclusions; 2. Applicable To Medical Expenses Coverage; h. is deleted in its entirety and replaced by the following:

- i. War or Terrorism
 - "Bodily injury", "property damage", "personal and advertising injury" arising, directly or indirectly out of:
 - (1) War, including undeclared or civil war; or
 - (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents;
 - (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these; or
 - (4) "Terrorism", including any action taken in hindering or defending against an actual or expected incident of "terrorism" regardless of any other cause or event that contributes concurrently.

The following definition is added with respect to the provisions of this endorsement:

Terrorism means activities against persons, organizations or property of any nature:

- (1) That involve the following or preparation for the following:
 - (a) Use or threat of force or violence; or
 - (b) Commission or threat of a dangerous act; or
 - (c) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- (2.) When one or both of the following applies:
 - (a) The effect is to intimidate or coerce a government, or to cause chaos among the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - (b) It is reasonable to believe that the intent is to intimidate or coerce a government, or to seek revenge or retaliate, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

BP 102 (01/08) Page 2 of 2

UNITED STATES LIABILITY INSURANCE COMPANY NON-PROFIT SOCIAL SERVICE PACKAGE PRODUCT FILING FORMS LISTING

L 541 (01/2008)	Extension of Terrorism Coverage
TRIADN (1/08)	Disclosure Notice of Terrorism Insurance Coverage
BP 102 (01/08)	Exclusion of War, Military Action and Terrorism